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FLOOD INSURANCE STUDY

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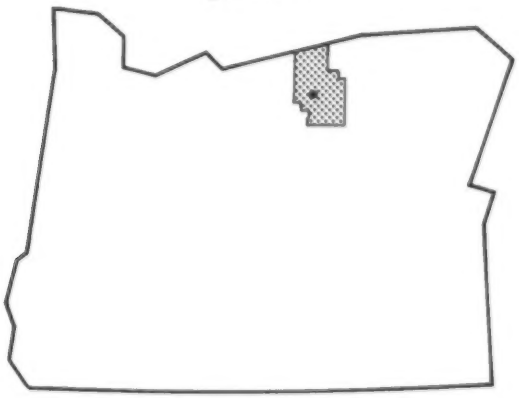
TOWN OF LEXINGTON, OREGON
MORROW COUNTY



OCTOBER 1, 1980

federal emergency management agency
federal insurance administration

COMMUNITY NUMBER - 410178

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Exhibit 2 - Flood Boundary and Floodway Map

PUBLISHED SEPARATELY:

Flood Insurance Rate Map

FLOOD INSURANCE STUDY

1.0 INTRODUCTION

1.1 Purpose of Study

The purpose of this Flood Insurance Study is to investigate the existence and severity of flood hazards in the Town of Lexington, Morrow County, Oregon, and to aid in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. Initial use of this information will be to convert Lexington to the regular program of flood insurance by the Federal Insurance Administration. Further use of the information will be made by local and regional planners in their efforts to promote sound land use and flood plain development.

1.2 Coordination

Streams requiring detailed study were identified at a meeting attended by representatives of the study contractor, the Federal Insurance Administration, and the Town of Lexington in July 1977.

The results of this study were reviewed at a final community coordination meeting held on May 1, 1980. Attending the meeting were representatives of the Federal Insurance Administration, the study contractor, and the town. No problems were raised at the meeting.

1.3 Authority and Acknowledgments

The source of authority for this Flood Insurance Study is the National Flood Insurance Act of 1968, as amended.

The hydrologic and hydraulic analyses for this study were performed by the U.S. Army Corps of Engineers, Walla Walla District, for the Federal Insurance Administration, under Inter-Agency Agreement No. IAA-H-10-77, Project Order No. 32. This work, which was completed in April 1979, covered all significant flooding sources affecting the Town of Lexington.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated areas of the Town of Lexington, Morrow County, Oregon. The area of study is shown on the Vicinity Map (Figure 1).

Floods caused by overflow from Willow Creek, Unnamed Canyon, and Blackhorse Canyon were studied by detailed methods. These three streams are the only significant flooding sources affecting Lexington.

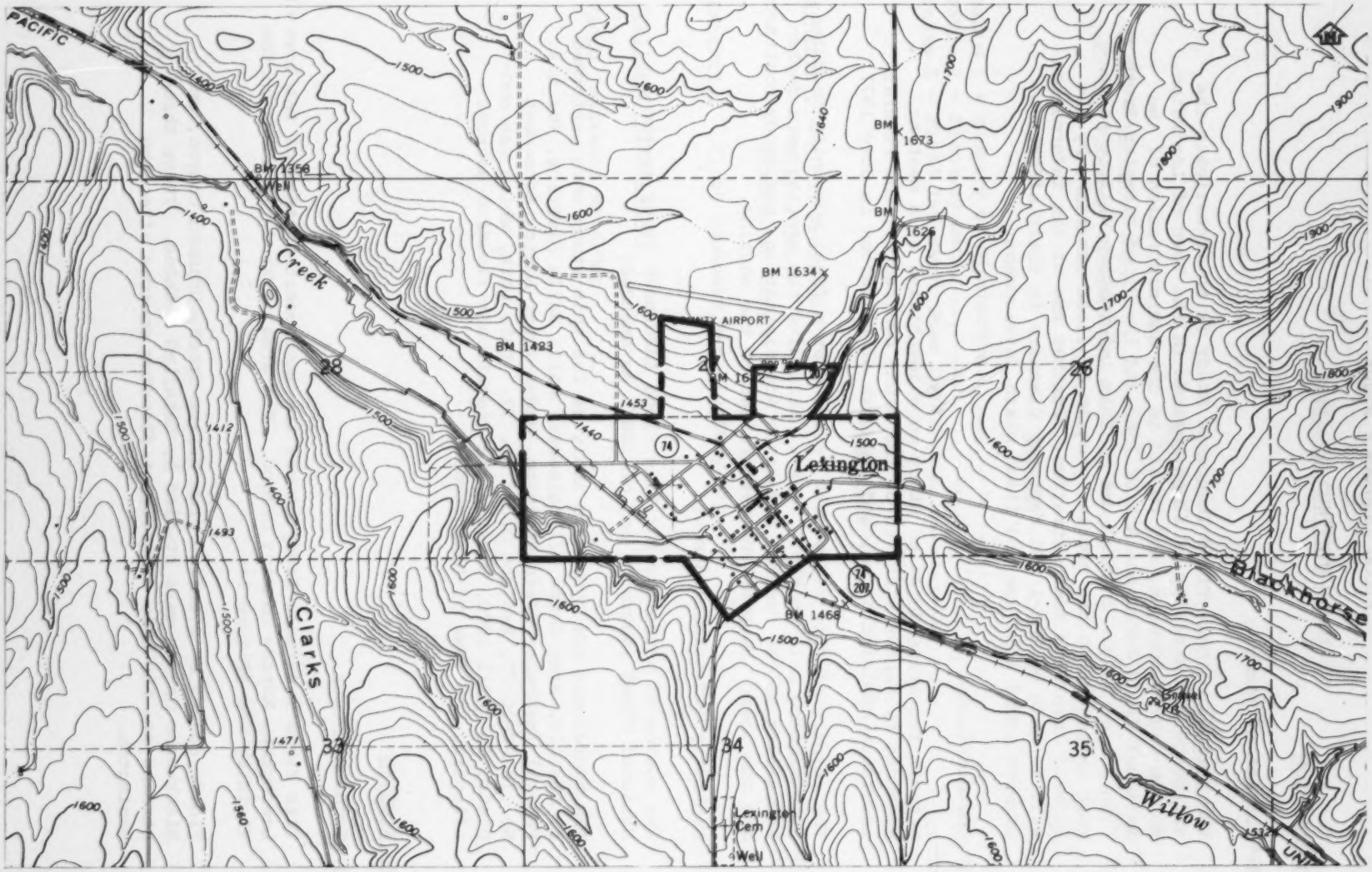

FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

TOWN OF LEXINGTON, OR
(MORROW CO.)

APPROXIMATE SCALE
2000 0 2000 4000 6000 FEET

VICINITY MAP

Those areas studied by detailed methods were chosen with consideration given to all proposed construction and forecasted development through 1984.

2.2 Community Description

Lexington is in central Morrow County, in northern Oregon. Lexington is surrounded by unincorporated areas of Morrow County.

The city was incorporated in 1903 and had a population of 230 in 1970.

Lexington lies within the Willow Creek basin, an elongated, 890-square-mile area. The basin is approximately 60 miles long and has a maximum width of 23 miles. At Lexington, the valley is approximately 0.5 mile wide and is surrounded by rolling hills with elevations of up to 1800 feet (Reference 1).

The flood plains in Lexington are developed primarily for residential use, but there is a small commercial area along Main Street near Blackhorse Canyon.

The climate of the area is semiarid. The average annual precipitation is from 10 to 14 inches. Summers are dry, with much of the annual precipitation occurring during winter and spring. The average annual temperature is 50°F. Extreme temperatures have reached above 100°F in the summer and below 0°F in the winter.

Soils in the area are sandy loams, and they support vegetation consisting of sagebrush and greasewood.

2.3 Principal Flood Problems

There are three types of floods common to the Willow Creek basin. A period of annual high water, caused by melting snow, sometimes augmented by rainstorms, occurs in early spring. However, these flows seldom exceed channel capacities. Another type of flooding is a winter-rain snowmelt flood usually occurring from December through February and resulting from above-average snowfall, followed by warm rains, on frozen ground. However, the most damaging floods in the basin are caused by violent summer thunderstorms with intense rainfall.

Streamflow records for the Willow Creek basin in the Lexington area are very meager. Some flooding has occurred in the Lexington area in past years, but no records are available.

2.4 Flood Protection Measures

There are no flood protection structures on the streams studied within the corporate limits of Lexington.

The National Weather Service provides flash-flood forecasts and warnings under its Flash Flood Alert, Watch, and Warning Program. The City of Heppner and Morrow County, in cooperation with the National Weather Service and the Defense Civil Preparedness Agency, have established a Flash Flood Alarm System and Warning Plan.

3.0 ENGINEERING METHODS

For the flooding sources studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude which are expected to be equalled or exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for flood plain management and for flood insurance premium rates. These events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10, 2, 1, and 0.2 percent chance, respectively, of being equalled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (1 percent of annual occurrence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported here reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for floods of the selected recurrence intervals for each stream studied in detail in the community.

Due to the fact that no streamflow records exist on Unnamed and Blackhorse Canyons and that no records on Willow Creek were taken close enough to Lexington to be applicable, the frequency curves were developed by derivation of synthetic floods (Reference 2). These curves were separated into two types of storms: a 6-hour thunderstorm and 72-hour general rain and snowmelt. The flood-flows were derived by applying precipitation excesses to the Snyder unit hydrographs for each basin. The excesses were determined by applying the appropriate loss rates to precipitation data from the National Oceanic and Atmospheric Administration Atlas 2 (Reference 3) and U.S. Weather Bureau Technical Paper 49 (Reference 4).

Peak discharge-drainage area relationships for Willow Creek, Unnamed Canyon, and Blackhorse Canyon are shown in Table 1.

Table 1. Summary of Discharges

Flooding Source and Location	Drainage Area (Square Miles)	Peak Discharges (Cubic Feet per Second) 10-Year	50-Year	100-Year	500-Year
Willow Creek					
Upstream of Confluence With Blackhorse Canyon	176.3	3,500	15,000	25,000	33,300
Downstream of Confluence With Blackhorse Canyon	198.6	3,880	16,100	27,000	37,000
Unnamed Canyon At Mouth	1.2	112	490	620	875
Blackhorse Canyon At Mouth	21.1	1,200	5,000	6,225	8,600

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of streams in the community were carried out to provide estimates of the elevations of floods of the selected recurrence intervals along each stream studied in the community.

Elevations of floods of the selected recurrence intervals were computed through the use of the U.S. Army Corps of Engineers HEC-2 step-backwater computer program (Reference 5).

Cross sections for the streams in the area were obtained by field surveys. All bridges and culverts were surveyed to obtain elevation data and structural geometry.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway is computed (Section 4.2), selected cross section locations are also shown on the Flood Boundary and Floodway Map (Exhibit 2).

The roughness factor (Manning's "n") used in the hydraulic computations was chosen by engineering judgment and based on field observations of the streams and flood plain areas. The roughness value used was 0.040.

Starting water-surface elevations for all streams studied in the community were obtained from normal-depth calculations.

Flood profiles were drawn showing computed water-surface elevations to an accuracy of 0.5 foot for floods of the selected recurrence intervals (Exhibit 1).

The 100- and 500-year floods for Unnamed Canyon were determined to be contained within the natural channel, and, therefore, no profiles are presented for this stream.

When the computed water-surface elevation is near the critical depth elevation, unstable flow conditions can be expected. For cross sections at which unstable flow is expected, the elevations, as presented on the Flood Profiles (Exhibit 1), are the computed elevations at critical depth plus 40 percent of the velocity head at critical depth. The resulting depth is equal to 1.1 times critical depth for triangular channels, and, therefore, is a conservatively high approximation for other channel shapes (Reference 6).

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the profiles are, thus, considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD). Elevation reference marks used in the study are shown on the maps.

4.0 FLOOD PLAIN MANAGEMENT APPLICATIONS

A prime purpose of the National Flood Insurance Program is to encourage State and local governments to adopt sound flood plain management programs. Each Flood Insurance Study, therefore, includes a flood boundary map designed to assist communities in developing sound flood plain management measures.

4.1 Flood Boundaries

In order to provide a national standard without regional discrimination, the 100-year flood has been adopted by the Federal Insurance Administration as the base flood for purposes of flood plain management measures. The 500-year flood is employed to indicate additional areas of flood risk in the community. For each stream studied in detail, the boundaries of the 100- and 500-year floods have been delineated using the flood elevations determined at each cross section; between cross sections, the boundaries were developed photogrammetrically, using aerial photographs at a scale of 1:4800 (Reference 7).

Flood boundaries in this study are based on the computed water-surface elevations. In cases where the 100- and 500-year flood boundaries are close together, only the 100-year flood boundary has been shown.

Flood boundaries for the 100- and 500-year floods are shown on the Flood Boundary and Floodway Map (Exhibit 2). Small areas within the flood boundaries may lie above the flood elevations and, therefore, not be subject to flooding; owing to limitations of the map scale, such areas are not shown.

4.2 Floodways

Encroachment on flood plains, such as artificial fill, reduces the flood-carrying capacity and increases flood heights, thus increasing flood hazards in areas beyond the encroachment itself. One aspect of flood plain management involves balancing the economic gain from flood plain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, the concept of a floodway is used as a tool to assist local communities in this aspect of flood plain management. Under this concept, the area of the 100-year flood is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent flood plain areas, that must be kept free of encroachment in order that the 100-year flood be carried without substantial increases in flood heights. As minimum standards, the Federal Insurance Administration limits such increases in flood heights to 1.0 foot, provided that hazardous velocities are not produced.

In high-velocity channels when flow is near critical depth, a relatively small change in specific energy can create a substantial change in water surface and make it impossible to obtain a 1-foot rise at each section from encroachment. Therefore, encroachments were generally set to produce a 1-foot increase in specific energy, which reflects the maximum potential water-surface elevation.

The floodways in this study were computed on the basis of equal-conveyance reduction from each side of the flood plain. The results of these computations are tabulated at selected cross sections for each stream segment for which a floodway is computed (Table 2).

No floodway data are presented for Unnamed Canyon because the floodway is contained within the natural channel.

As shown on the Flood Boundary and Floodway Map (Exhibit 2), the floodway boundaries were determined at cross sections; between cross sections, the boundaries were interpolated. In cases where the floodway and 100-year flood boundaries are close together, only the floodway boundary has been shown.

FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE	WIDTH (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE[1]
					(FEET NGVD)			
Willow Creek								
A	260[2]	479/175[3]	2448	11.0	1409.8	1409.8	1410.4	1.0
B	825[2]	383	2993	11.8	1414.7	1414.7	1414.7	1.0
C	1375[2]	491	2624	10.3	1419.2	1419.2	1419.7	1.0
D	1940[2]	381	2304	11.7	1426.4	1426.4	1427.1	1.0
E	2475[2]	359[4]	2163	12.5	1431.1	1431.1	1431.7	1.0
F	3485[2]	410	2037	12.3	1439.4	1439.4	1440.3	1.0
G	4385[2]	357	2078	12.0	1449.5	1449.5	1450.3	1.0
H	4900[2]	281	1731	14.4	1454.0	1454.0	1454.3	1.0
Blackhorse Canyon								
A	965[5]	331	780	8.6	1451.6	1451.6	1451.8	0.4
B	1350[5]	187	968	6.9	1454.2	1454.2	1454.3	0.4
C	1570[5]	202	655	9.5	1455.4	1455.4	1455.4	0.4
D	1615[5]	246	628	9.9	1456.7	1456.7	1456.8	0.3
E	2125[5]	202	642	9.7	1464.0	1464.0	1464.0	0.1
F	2580[5]	128	541	11.5	1471.3	1471.3	1471.3	0.0
G	3025[5]	118	516	12.1	1478.0	1478.0	1478.1	0.0

[1] In Specific Energy [2] Feet Above Limit of Flooding Affecting City of Lexington
[3] Width/Width Within Corporate Limits [4] Width Includes Floodway of Blackhorse Canyon
[5] Feet Above Mouth

TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

TOWN OF LEXINGTON, OR
(MORROW CO.)

FLOODWAY DATA

WILLOW CREEK-BLACKHORSE CANYON

The area between the floodway and the boundary of the 100-year flood is termed the floodway fringe. The floodway fringe thus encompasses the portion of the flood plain that could be completely obstructed without increasing the specific energy of the 100-year flood more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to flood plain development are shown in Figure 2.

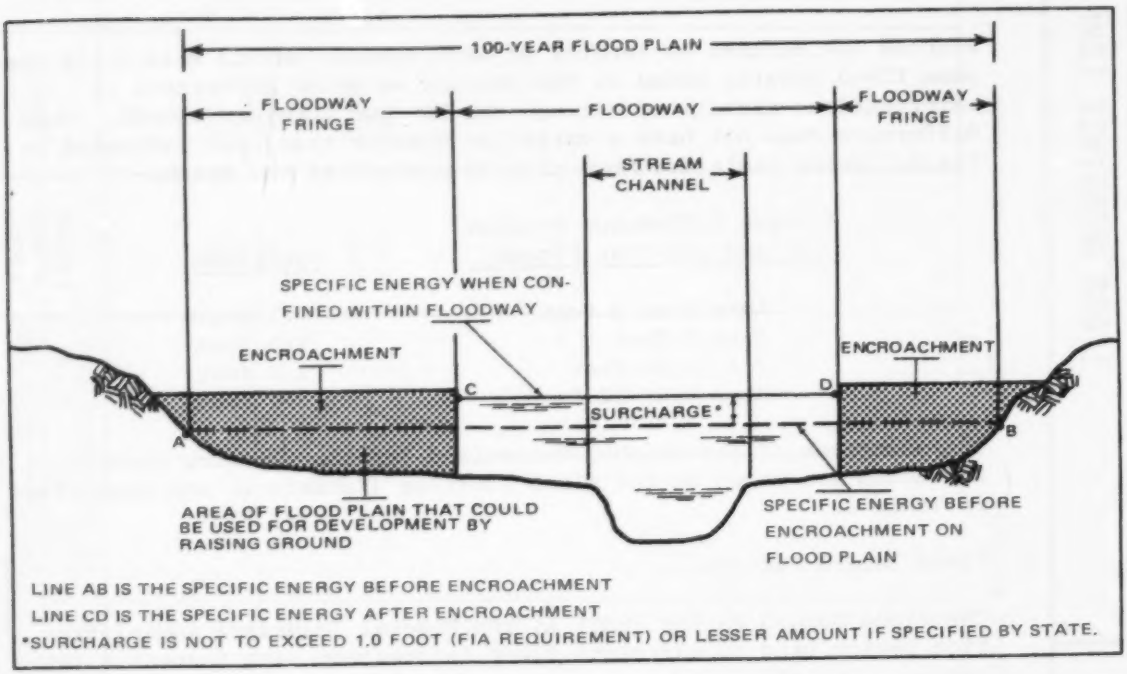
100-YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
SPECIFIC ENERGY WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
SPECIFIC ENERGY BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE AB IS THE SPECIFIC ENERGY BEFORE ENCROACHMENT
LINE CD IS THE SPECIFIC ENERGY AFTER ENCROACHMENT
*SURCHARGE IS NOT TO EXCEED 1.0 FOOT (FIA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE.

Figure 2. Floodway Schematic

5.0 INSURANCE APPLICATION

In order to establish actuarial insurance rates, the Federal Insurance Administration has developed a process to transform the data from the engineering study into flood insurance criteria. This process includes the determination of reaches, Flood Hazard Factors, and flood insurance zone designations for each flooding source studied in detail affecting Lexington.

5.1 Reach Determinations

Reaches are defined as lengths of watercourses having relatively the same flood hazard, based on the average weighted difference in water-surface elevations between the 10- and 100-year floods. This difference does not have a variation greater than that indicated in the following table for more than 20 percent of the reach.

Average Difference Between 10- and 100-Year Floods	Variation
Less than 2 feet	0.5 foot
2 to 7 feet	1.0 foot
7.1 to 12 feet	2.0 feet
More than 12 feet	3.0 feet

The locations of the reaches determined for the flooding sources of Lexington are shown on the Flood Profiles (Exhibit 1) and summarized in Table 3.

5.2 Flood Hazard Factors

The Flood Hazard Factor (FHF) is the Federal Insurance Administration device used to correlate flood information with insurance rate tables. Correlations between property damage from floods and their FHF are used to set actuarial insurance premium rate tables based on FHFs from 005 to 200.

The FHF for a reach is the average weighted difference between the 10- and 100-year flood water-surface elevations expressed to the nearest one-half foot, and shown as a three-digit code. For example, if the difference between water-surface elevations of the 10- and 100-year floods is 0.7 foot, the FHF is 005; if the difference is 1.4 feet, the FHF is 015; if the difference is 5.0 feet, the FHF is 050. When the difference between the 10- and 100-year water-surface elevations is greater than 10.0 feet, accuracy for the FHF is to the nearest foot.

FLOODING SOURCE	PANEL[1]	ELEVATION DIFFERENCE[2] BETWEEN 1% (100-YEAR) FLOOD AND			FLOOD HAZARD FACTOR	ZONE	BASE FLOOD ELEVATION (FEET NGVD)[3]
		10% (10-YEAR)	2% (50-YEAR)	0.2% (500-YEAR)			
Willow Creek							
Reach 1	0001	-4.6	-1.8	1.6	045	A9	Varies - See Map
Reach 2	0001	-7.5	-2.7	1.7	075	A15	Varies - See Map
Reach 3	0001	-4.9	-1.6	1.2	050	A10	Varies - See Map
Blackhorse Canyon							
Reach 1	0001	-4.8	-1.0	1.3	050	A10	Varies - See Map
Reach 2	0001	-3.5	-0.5	0.9	035	A7	Varies - See Map

[1]Flood Insurance Rate Map Panel [2]Weighted Average [3]Rounded to Nearest Foot

TABLE 3

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

TOWN OF LEXINGTON, OR

(MORROW CO.)

FLOOD INSURANCE ZONE DATA

WILLOW CREEK-BLACKHORSE CANYON

5.3 Flood Insurance Zones

After the determination of reaches and their respective Flood Hazard Factors, the entire incorporated area of the Town of Lexington was divided into zones, each having a specific flood potential or hazard. Each zone was assigned one of the following flood insurance zone designations:

Zones A7, A9, A10, and A15:	Special Flood Hazard Areas inundated by the 100-year flood, determined by detailed methods; base flood elevations shown, and zones subdivided according to Flood Hazard Factors.
Zone B:	Areas between the Special Flood Hazard Areas and the limits of the 500-year flood, including areas of the 500-year flood plain that are protected from the 100-year flood by dike, levee, or other water control structure; also areas subject to certain types of 100-year shallow flooding where depths are less than 1.0 foot; and areas subject to 100-year flooding from sources with drainage areas less than 1 square mile. Zone B is not subdivided.
Zone C:	Areas of minimal flooding.

The flood elevation differences, Flood Hazard Factors, flood insurance zones, and base flood elevations for each flooding source studied in detail in the community are summarized in Table 3.

5.4 Flood Insurance Rate Map Description

The Flood Insurance Rate Map for Lexington is, for insurance purposes, the principal result of the Flood Insurance Study. This map (published separately) contains the official delineation of flood insurance zones and base flood elevation lines. Base flood elevation lines show the locations of the expected whole-foot water-surface elevations of the base (100-year) flood. This map is developed in accordance with the latest flood insurance map preparation guidelines published by the Federal Insurance Administration.

The base flood elevation lines shown on the Flood Insurance Rate Map for Lexington are based on the elevations as presented on the Flood Profiles (Exhibit 1).

6.0 OTHER STUDIES

Flood Insurance Studies have been prepared for the City of Heppner (Reference 8), the City of Ione (Reference 9), and unincorporated areas of Morrow County (Reference 10). The same data and analyses were used for all Flood Insurance Studies in Morrow County, and, therefore, they are in complete agreement with this study.

The Federal Insurance Administration has previously published a Flood Hazard Boundary Map for the Town of Lexington (Reference 11). Due to the more detailed analyses used in this study, it supersedes the Flood Hazard Boundary Map.

This study is authoritative for the purposes of the National Flood Insurance Program; data presented herein either supersede or are compatible with all previous determinations.

7.0 LOCATION OF DATA

Survey, hydrologic, hydraulic, and other pertinent data used in this study can be obtained by contacting the Insurance and Mitigation Division, Federal Emergency Management Agency, 130 228th Street, SW., Bothell, Washington 98011.

8.0 BIBLIOGRAPHY AND REFERENCES

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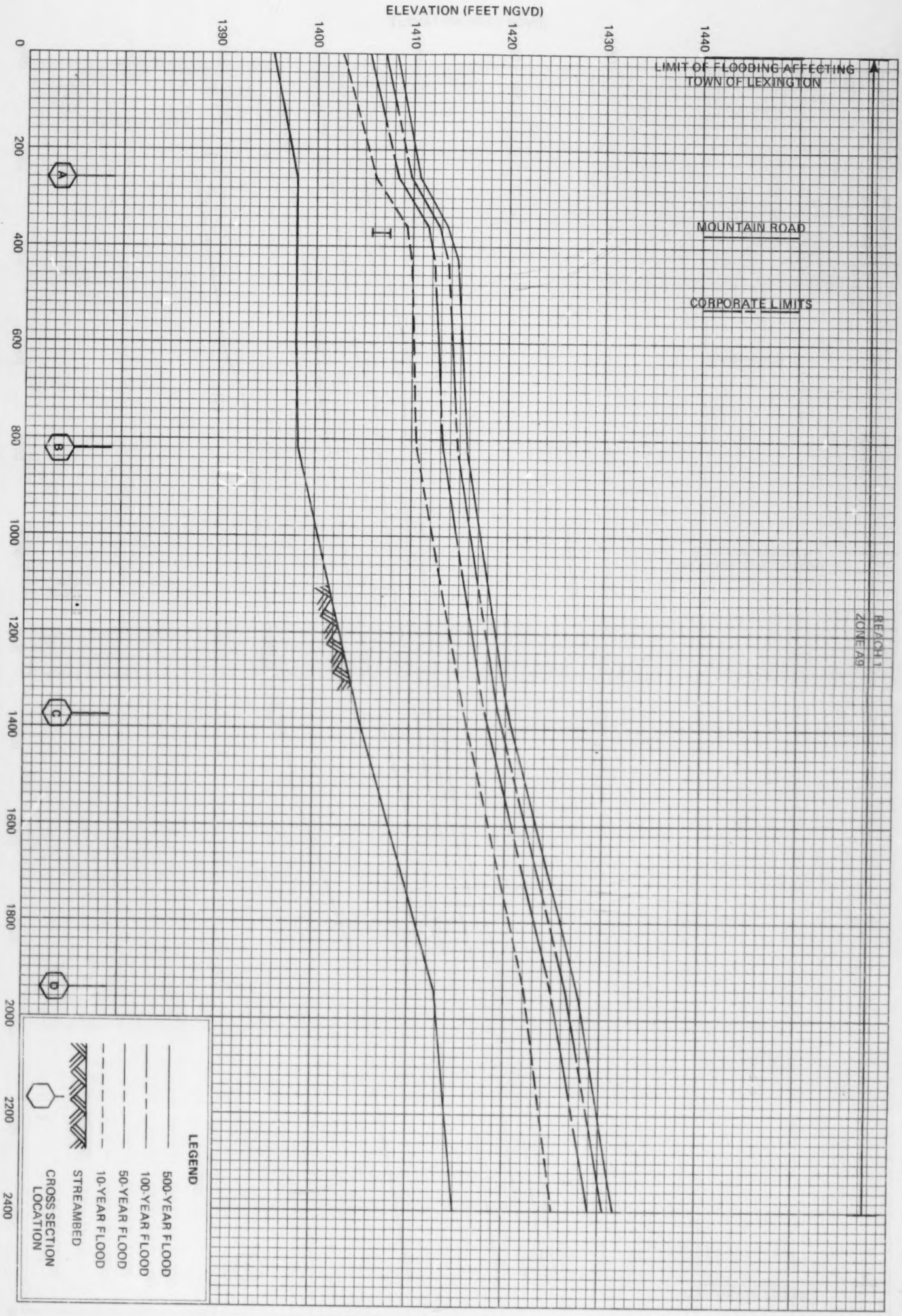
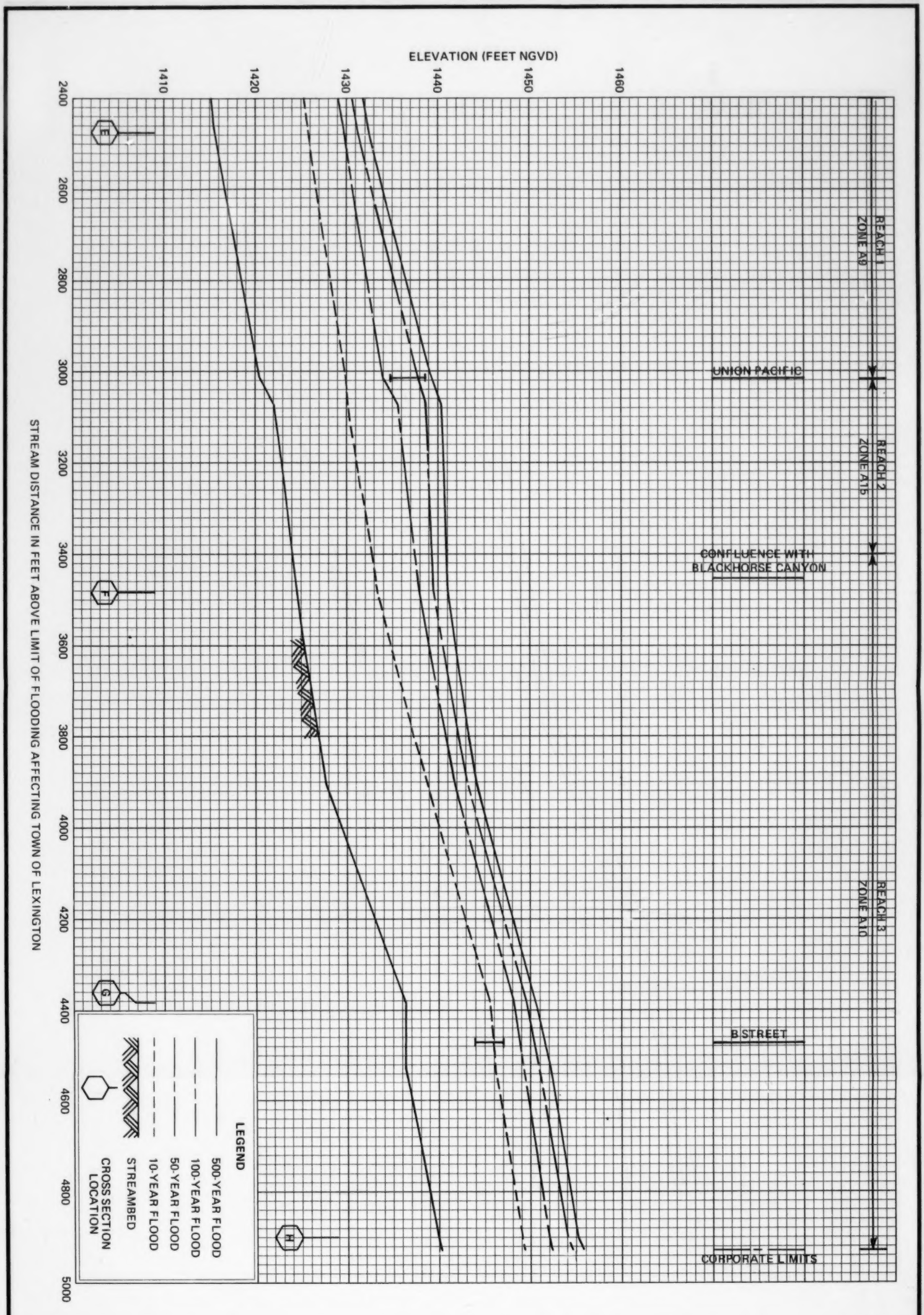


01P	FEDERAL EMERGENCY MANAGEMENT AGENCY Federal Insurance Administration **TOWN OF LEXINGTON, OR** (MORROW CO.)	**FLOOD PROFILES** **WILLOW CREEK**



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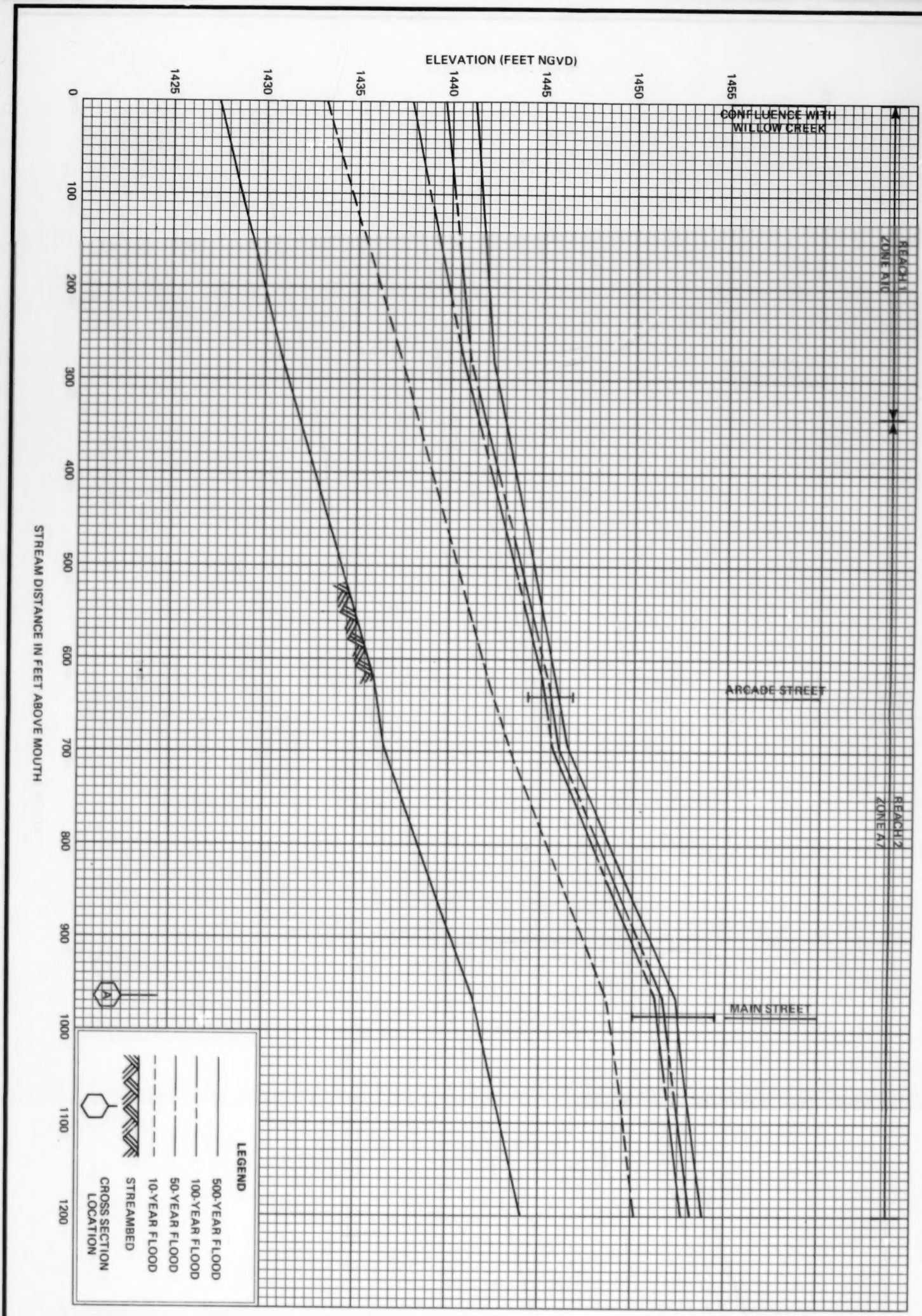
FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

TOWN OF LEXINGTON, OR
(MORROW CO.)

FLOOD PROFILES

WILLOW CREEK



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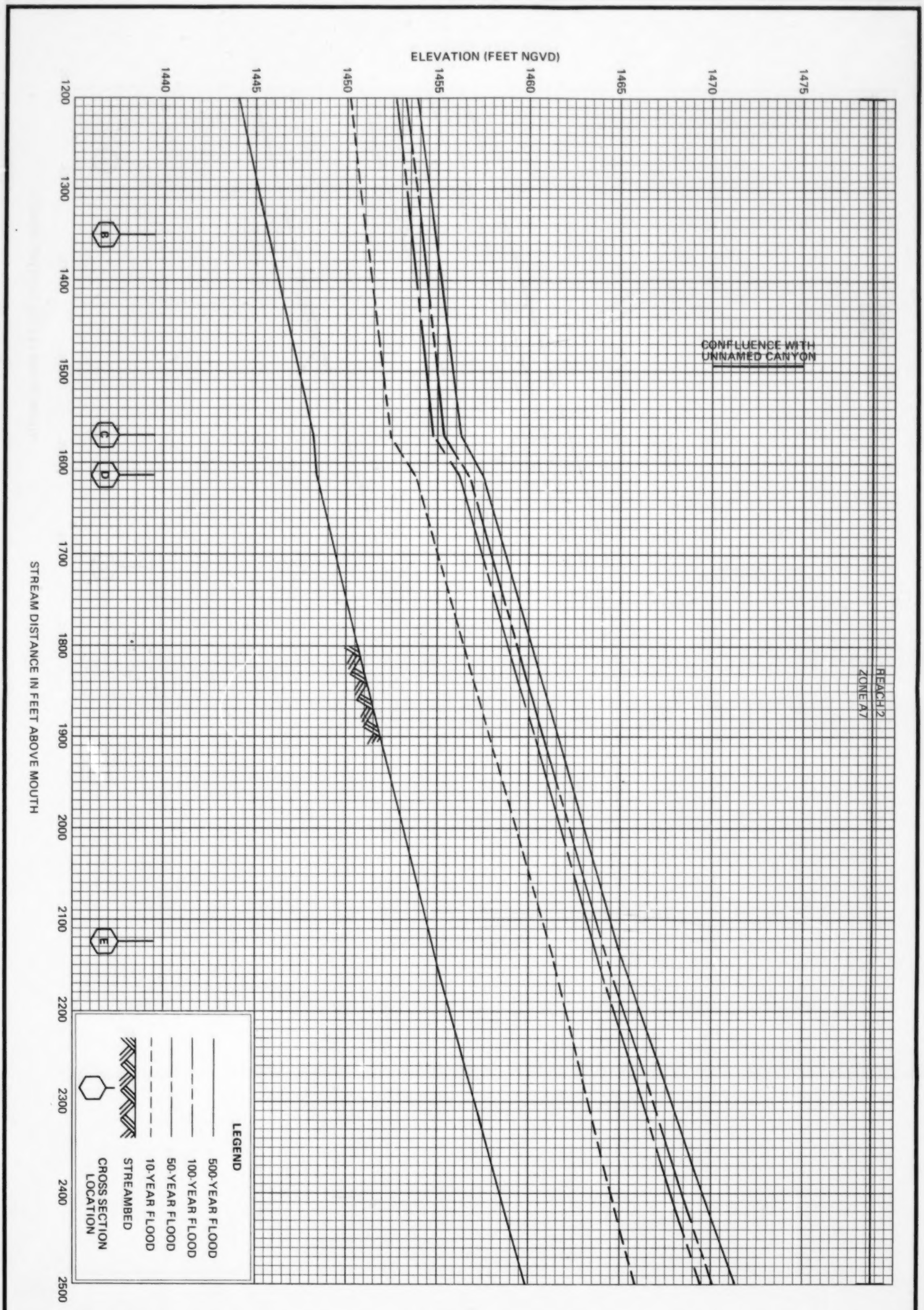
FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

TOWN OF LEXINGTON, OR
(MORROW CO.)

FLOOD PROFILES

BLACKHORSE CANYON



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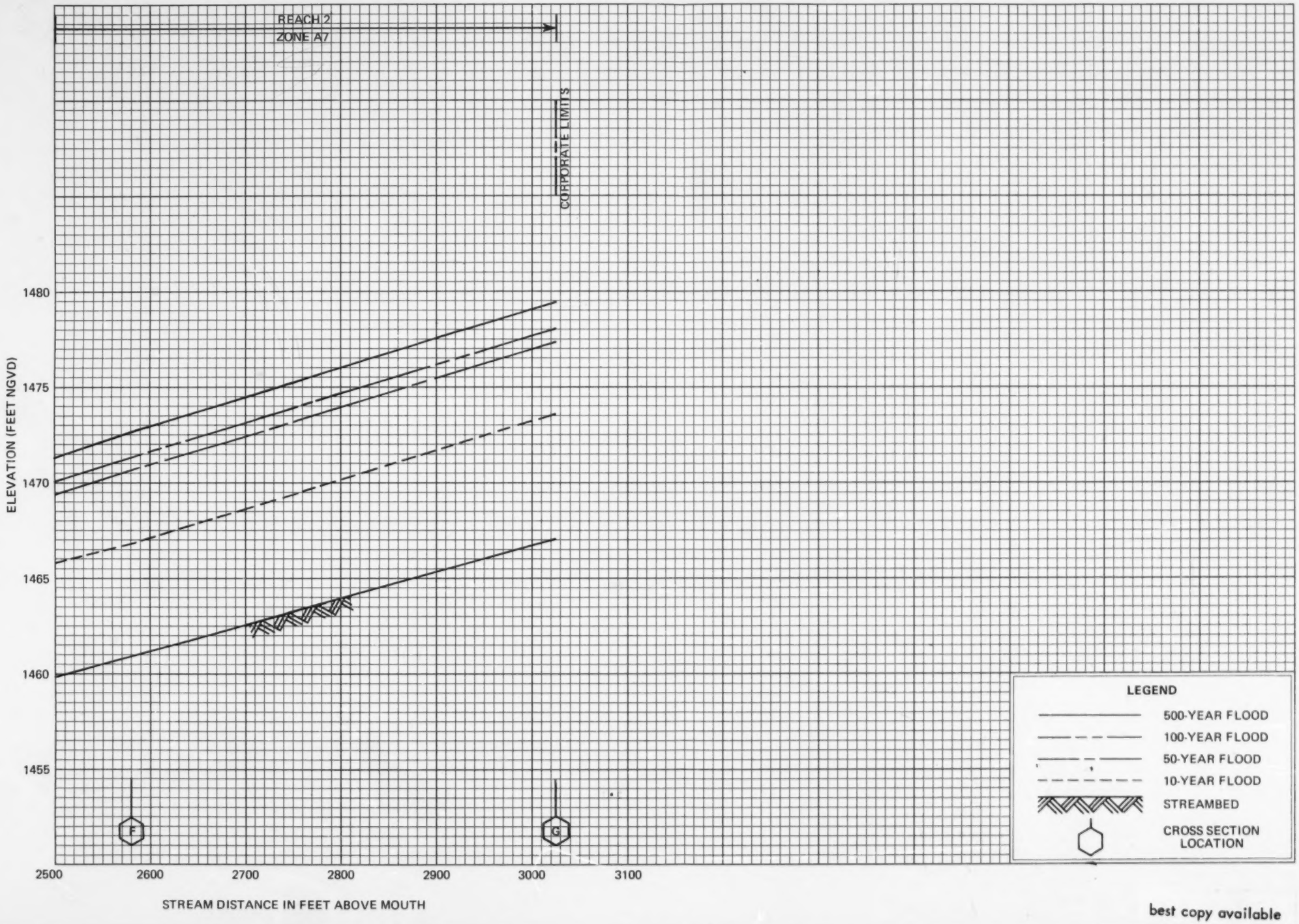
FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

TOWN OF LEXINGTON, OR
(MORROW CO.)

FLOOD PROFILES

BLACKHORSE CANYON



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FLOOD PROFILES

BLACKHORSE CANYON

FEDERAL EMERGENCY MANAGEMENT AGENCY
Federal Insurance Administration

TOWN OF LEXINGTON, OR
(MORROW CO.)

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